

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Sylvia Collymore**

Case No.:

22-11992

Judge:

Vincent F. Papalia

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☒ Original☐ Modified/Notice Required

Date:

April 10, 2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ VEF Initial Debtor: /s/ S C Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay **\$1,013.00** to the Chapter 13 Trustee, starting on **April 1, 2022** for approximately **60** months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Virginia E. Fortunato, LLC	Admin.	Est. \$6,000.00
Marie-Ann Greenberg	Admin.	Est. \$6,075.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Case Name	Collateral	Docket No.	Judgment No.	Judgment Amount	Attorney(s) Plaintiff
Palisades Collection, L.L.C. v. Sylvia A. Tulloch	36 Dodd Street, East Orange, NJ 07017	ESX-DC -015363- 05	DJ-326617-06	\$9,654.44	Pressler, Felt & Warshaw, L.L.P. 7 Entin Road Parsippany NJ 07054-5020
First American Acceptance Co., LLC v. Sylvia Tulloch	36 Dodd Street, East Orange, NJ 07017	ESX-DC -017024- 05	DJ-116527-17	\$7,083.07	Pressler, Felt & Warshaw, L.L.P. 7 Entin Road Parsippany NJ 07054-5020
LVNV Funding LLC v. Sylvia Collymore	36 Dodd Street, East Orange, NJ 07017	ESX-DC -026938- 08	DJ-327952-08	\$1,927.48	Pressler, Felt & Warshaw, L.L.P. 7 Entin Road Parsippany NJ 07054-5020
New Century Financial Services v. Sylvia A. Collymore	36 Dodd Street, East Orange, NJ 07017	ESX-DC -024305- 05	DJ-196639-06	\$2,617.42	Pressler, Felt & Warshaw, L.L.P. 7 Entin Road Parsippany NJ 07054-5020

Jackson Capital Inc. v. Sylvia Collymore	36 Dodd Street, East Orange, NJ 07017	ESX-DC -018807-06	DJ-312192-06	\$5,970.97	Pressler, Felt & Warshaw, L.L.P. 7 Entin Road Parsippany NJ 07054-5020
Great Seneca Financial Corp. v. Sylvia Tulloch	36 Dodd Street, East Orange, NJ 07017	ESX-DC -034004-03	DJ-270552-04	\$1,383.23	Eltman Law, P.C. 101 Hudson Street Suite 2702 Jersey City NJ 07302
Harvest Credit Management v. Sylvia Tulloch	36 Dodd Street, East Orange, NJ 07017	ESX-DC -015329-07	DJ-300972-7	\$7,940.83	Lyons Doughty & Veldhuis PC 136 Gather Drive Suite 100 P.O. Box 1269 Mount Laurel NJ 08054
Discover Bank, et al v. Sylvia Collymore	36 Dodd Street, East Orange, NJ 07017	ESX-L-0 07794-02	J-021545-03	\$12,097.52	Selip & Stylianou, LLP 10 Forest Avenue Suite 300 P.O. Box 914 Paramus, NJ 07653-0914 AND Selip & Stylianou 199 Crossways Park Drive Woodbury NY 11797

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☒ Not less than **100%**
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of

non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Priority Claims**
- 4) **Secured Claims**
- 5) **Lease Arrearages**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ **NONE**

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 10, 2022

/s/ Sylvia Collymore

Sylvia Collymore

Debtor

Date: _____

Joint Debtor

Date April 10, 2022

/s/ Virginia E. Fortunato

Virginia E. Fortunato

Attorney for the Debtor(s)

In re:
Sylvia Collymore
Debtor

Case No. 22-11992-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 12, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:

Recip ID	Recipient Name and Address
db	+ Sylvia Collymore, 36 Dodd Street, East Orange, NJ 07017-3418
519529279	American Anesthesiology of New Jersey, P.O. Box 8488, Piscataway, NJ 08855-8005
519529280	American Anesthesiology of New Jersey, POB 88087, Chicago, IL 60680-1087
519529281	+ Barclays Bank Delaware (FDIC), Headquarters, 125 South West Street, Wilmington, DE 19801-5014
519529282	+ Barclays Bank Delaware Corporate, 125 South West Street, Wilmington, DE 19801-5014
519529283	+ Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
519529284	+ Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407
519553301	+ Discover Bank Corporate HQ, 6500 New Albany Rd., New Albany, OH 43054-8730
519553300	+ Discover Bank, N.A. (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
519529286	+ East Orange General Hospital, 300 Central Avenue, East Orange, NJ 07018-2897
519529287	+ East Orange General Hospital, Att: Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
519529288	+ Equifax, 1550 Peartree St. NW, Atlanta, GA 30309-2468
519529289	+ Experian, 475 Anton Blvd., Costa Mesa, CA 92626-7037
519529293	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster, Garbus & Garbus, 60 Vanderbilt Motor Parkway, Commack, NY 11725-5710
519529291	+ First American Acceptance, 2 Industrial Way West, Eatontown, NJ 07724-2265
519529292	+ First American Acceptance, 2 Industrial Way West, POB 500, Eatontown, NJ 07724-0500
519529295	+ Great Seneca Financial Corp., c/o Eltman Law, PC, 101 Hudson Street, Suite 2702, Jersey City, NJ 07302-3929
519529298	+ Great Seneca Financial Corp., POB 1651, Rockville, MD 20849-1651
519529296	+ Great Seneca Financial Corp., 700 King Farm Blvd., Suite 503., Rockville, MD 20850-5736
519529299	+ Harvest Credit Management, Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
519529300	+ Harvest Credit Management, LLC, c/o Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, POB 914, Paramus, NJ 07653-0914
519529302	+ Harvest Credit Management, 600 17TH St Ste 2800, Denver, CO 80202-5428
519529301	+ Harvest Credit management, LLC, 1776 Lincoln Street, Suite 900, Denver, CO 80203-1026
519529303	+ Hyat, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
519529308	+ Imaging Consultant of Essex, 94 Old Short Hills Road, Livingston, NJ 07039-5672
519529311	JC Penney Corporate Headquarters, 2401 S Stemmons Freeway, Suite 4000, Lewisville, TX 75067-8797
519529309	+ Jackson Capital Inc., Att: Martin Smith, Esq., 1119 Springfield Road, Union, NJ 07083-8148
519529312	+ Louis J Collymore, 36 Dodd Street, East Orange, NJ 07017-3418
519529316	+ Midfirst Bank, 501 Nw Grand Boulevard, Oklahoma City, OK 73118-6037
519529317	+ Midland Credit Manageme Corp. Office, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519529321	+ Midland Mortgage Corp., Attn: Customer Service, P.O. Box 26648, Oklahoma City, OK 73126-0648
519529329	+ Online Collections, 209 West Washington Street, Charleston, WV 25302-2348
519529338	+ Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
519529337	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
519553302	Selip & Stylianou, 10 Forest Avenue, Suite 300, POB 914, Paramus, NJ 07653-0914
519553303	+ Selip & Stylianou, 199 Crossways Park Drive, Woodbury, NY 11797-2016
519529347	+ US Attorney for the District of NJ, Att: Civil Process, 970 Broad Street - 7th Floor, Newark, NJ 07102-2527
519529348	+ US Department of Education, Headquarters, 400 Maryland Avenue, SW, Washington, DC 20202-0001
519529349	+ Wells Fargo Bank Corporate Offices, 420 Montgomery Street, San Francisco, CA 94104-1298
519529350	+ Wells Fargo Bank, N.A. (FDIC), 101 North Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 40

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Apr 12, 2022

Form ID: pdf901

Total Noticed: 81

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 12 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 12 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2022 20:41:24	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519529285	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 12 2022 20:29:00	Comenity Bank (FDIC), One Righter Parkway - Suite 100, Wilmington, DE 19803-1533
519529290	Email/Text: signed.order@pfwattorneys.com	Apr 12 2022 20:29:00	First American Acceptance, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
519529294	Email/Text: fggbanko@fgny.com	Apr 12 2022 20:29:00	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
519529304	+ Email/Text: Bankruptcy@ICSystem.com	Apr 12 2022 20:29:00	IC System, Att: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
519529305	Email/Text: Bankruptcy@ICSystem.com	Apr 12 2022 20:29:00	IC System Corporate Office, 444 Highway 96 East, Saint Paul, MN 55127-2557
519529307	+ Email/Text: Bankruptcy@ICSystem.com	Apr 12 2022 20:29:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
519529306	+ Email/Text: Bankruptcy@ICSystem.com	Apr 12 2022 20:29:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519529310	Email/Text: signed.order@pfwattorneys.com	Apr 12 2022 20:29:00	Jackson Capital Inc., c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
519529315	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 20:41:19	LVNV Funding LLC, 9700 Bissonnet, Houston, TX 77036-8001
519529313	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 20:41:24	LVNV Funding LLC, 55 Beattie Place - Suite 110, Greenville, SC 29601-5115
519533343	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 20:41:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519529320	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 12 2022 20:30:59	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
519529319	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 12 2022 20:31:07	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519529323	+ Email/Text: bankruptcy@sccompanies.com	Apr 12 2022 20:29:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
519529322	+ Email/Text: bankruptcy@sccompanies.com	Apr 12 2022 20:29:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
519529324	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2022 20:31:08	Monogram Credit Card, 4125 Windward Plaza Drive, Alpharetta, GA 30005-8738
519529326	+ Email/Text: bankruptcy@sccompanies.com	Apr 12 2022 20:29:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
519529325	+ Email/Text: bankruptcy@sccompanies.com	Apr 12 2022 20:29:00	Montgomery Ward, 3650 Milwaukee Street, Madison, WI 53714-2304
519529327	+ Email/PDF: bankruptcy@ncfsi.com	Apr 12 2022 20:31:09	New Century Financial Services, 110 S Jefferson Road - #104, Whippany, NJ 07981-1038
519529330	+ Email/Text: bankruptcy@onlineis.com		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Apr 12, 2022

Form ID: pdf901

Total Noticed: 81

		Apr 12 2022 20:29:00	Online Collections, 685 W. Fire Tower Road, Winterville, NC 28590-9232
519529331	+ Email/Text: bankruptcy@onlineis.com	Apr 12 2022 20:29:00	Online Collections, Pob 1489, Winterville, NC 28590-1489
519529328	+ Email/Text: bankruptcy@onlineis.com	Apr 12 2022 20:29:00	Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489
519529334	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2022 20:31:02	Portfolio Recovery, 140 Corporate Boulevard, Norfolk, VA 23541
519529336	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2022 20:31:02	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519529335	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2022 20:31:09	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519529314	Email/Text: signed.order@pfwattorneys.com	Apr 12 2022 20:29:00	LVNV Funding LLC, Att: Pressler , Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-9944
519529318	Email/Text: signed.order@pfwattorneys.com	Apr 12 2022 20:29:00	Midland Funding LLC, Att: Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
519529332	+ Email/Text: signed.order@pfwattorneys.com	Apr 12 2022 20:29:00	Palisades Collection, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
519529333	+ Email/Text: ebn@vativrecovery.com	Apr 12 2022 20:29:00	Palisades Collection, LLC, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
519529339	+ Email/Text: bankruptcy@sccompanies.com	Apr 12 2022 20:29:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
519529340	+ Email/Text: bankruptcy@sccompanies.com	Apr 12 2022 20:29:00	Seventh Ave/Swiss Colony Inc., 1112 7th Ave, Monroe, WI 53566-1364
519529341	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 20:31:14	Sherman Originator III LLC, 200 Meeting Street - Suite 206, Charleston, SC 29401-3187
519529342	Email/Text: bankruptcy@sccompanies.com	Apr 12 2022 20:29:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
519530783	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2022 20:41:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519529343	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2022 20:41:24	Synchrony Bank (FDIC), 170 West Election Road - Suite 125, Draper, UT 84020-6425
519529344	Email/Text: DASPUBREC@transunion.com	Apr 12 2022 20:29:00	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661
519529346	+ Email/Text: EDBKNotices@ecmc.org	Apr 12 2022 20:29:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519529345	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 12 2022 20:29:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519529348	+ Email/Text: edbknotices@ecmc.org	Apr 12 2022 20:29:00	US Department of Education, Headquarters, 400 Maryland Avenue, SW, Washington, DC 20202-0001

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519529297	##+	Great Seneca Financial Corp., 9841 Washington Blvd., Suite 410, Gaithersburg, MD 20878-7339

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Apr 12, 2022

Form ID: pdf901

Total Noticed: 81

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor Sylvia Collymore njbankruptcy911@gmail.com bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 4